

WELCOME TO YOUR PLAN

2027 BlueAdvantage Total Heart and Diabetes (PPO C-SNP)SM

2027 BlueAdvantage Total Heart and Diabetes Plus (PPO C-SNP)SM

BlueCross BlueShield Tennessee



Welcome

Let’s take a look at your 2027 plan.

Here are five steps to get started:

- Read this guide.
- Create your online account.
- Answer our welcome call.
- Be on the lookout for your Member ID card in the mail.
- Fill out the welcome survey at **medicare.bcbst.com/WelcomeMA** and learn how to be entered for a $50 gift card.*

* All individuals are eligible for free drawings, gifts or prizes with no obligation to enroll. Gift card eligibility requirements and some restrictions may apply.

Let’s Connect Digitally

1 Set up or log in to your online account

Visit **medicare.bcbst.com** and click register an account. Or scan the QR code to get started.

2 Sign up for texts and emails

Go to your account and choose Communication Settings. Then choose which texts and emails you’d like. We’ll text you from **69246**.

3 Download our BCBSTN℠ app

You can use it to see your benefits, check your claims, get a digital ID card and more. Just search BCBSTN in your phone’s app store.

Here are some highlights of your plan

$0 Deductible Medical Care

$0 In-Network Primary Care Provider Copay

24 One-Way Trips to Plan-Approved Locations

Hearing Aid Coverage

Dental Care Allowance

Eyewear Allowance

Over-the-Counter Allowance

See all your benefits

Visit **medicare.bcbst.com/documents** to find your plan's Evidence of Coverage.

See your dental benefits

Visit **bcbst.com/madental** to see your dental handbook and learn more about your dental coverage.

More Value From Your Plan

Your plan includes more than medical coverage. Log in to your **medicare.bcbst.com** account to learn more.



Member Discounts

Save up to 50% on certain health-related products and services, including:

- LASIK eye surgery
- Vitamins, supplements and fitness accessories
- Pet insurance

Discounts aren't covered benefits and may change without notice.



Virtual Care

Get non-emergency care anytime, anywhere for a **$0 copay** with Teladoc Health®.



Free Fitness Program

Your plan includes Silver&Fit. It's a free fitness program with:

- Access to standard fitness centers nationwide
- Group classes
- Online workout videos



Coverage When You Travel

You'll have coverage in 48 states and two territories while you travel for six months or less.

If you're away more than six months, call us to talk about your options.



Your Prescription Coverage

Your drug costs depend on your plan, your pharmacy, and what tier (or level of coverage) your drugs are in. You can fill prescriptions at preferred or standard pharmacies in our network or through our mail-order pharmacy. You'll usually pay less when you use a preferred pharmacy.*

* Total Plus doesn't have preferred pharmacies.

Part D Drug Coverage Phases

During the initial coverage phase, you'll pay a copay or coinsurance amount for your covered drugs. Once you've spent $2,400 on covered drugs, you'll move to the catastrophic coverage phase. Then you'll pay $0 for your covered Part D drugs for the rest of the year.

Your Part D deductible

Your plan has a $700 Part D deductible for drugs in Tiers 3, 4 and 5, excluding Tier 3 insulin products. That means you'll pay $700 out of your pocket before we'll start paying for some of the cost of your drugs.

Help Paying for Prescriptions

If you qualify for Extra Help, you may be able to get help paying your plan premium and drug costs. Extra Help may also lower or remove your Part D deductible. Visit **bcbst.com/extrahelp** or call your local Social Security Office to see if you qualify.

Covered Drug List

The covered drug list (formulary) tells you what drugs we cover and how much you'll pay at standard and preferred pharmacies.

Pharmacies To Use

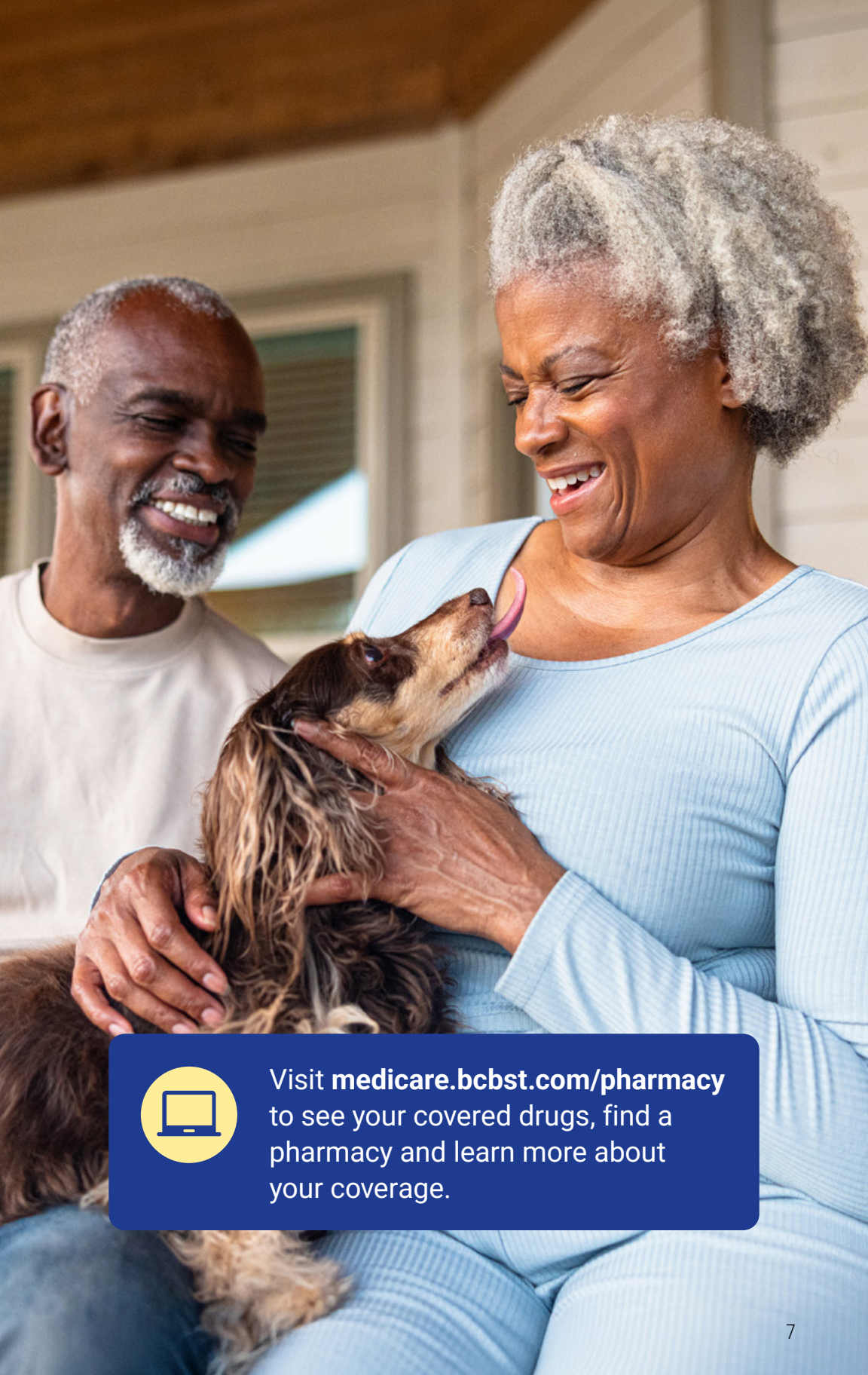
CVS Caremark® manages your drug coverage. But you don't have to use a CVS pharmacy. You can choose any pharmacy in our network.

Mail Order

Save money and time by getting your drugs through mail order. You'll pay a lower copay, and shipping doesn't cost extra.

Part D and Part B Insulin Coverage

You won't pay more than $35 for a one-month supply of any covered insulin.



Visit **medicare.bcbst.com/pharmacy** to see your covered drugs, find a pharmacy and learn more about your coverage.

Healthy Actions Can Pay Off

When you join the My HealthPath® Wellness and Rewards Program, you can earn rewards* for taking steps that support your health.

Activities to Earn Rewards

- **Health needs assessment**
- **Annual wellness visit**
- **Breast cancer screenings**
- **Diabetic retinal eye exam**
- **Colorectal cancer screenings**

Earn gift cards for getting certain screenings. Log in to your account to see what rewards you can earn.



How It Works

1. Sign up at **myhealthpath.healthmine.com.**
2. Get certain screenings your provider says you need.
3. Your provider sends us the claim.
4. We'll send your gift card.

my healthpath®

* Gift card eligibility requirements and some restrictions may apply.

Get the screenings your provider recommends. Gift cards are awarded as outlined in the My HealthPath program. To earn a gift card, you must be enrolled and eligible for the incentive, and you must get your screening within the calendar year. We'll send your gift card within 12 weeks of processing the claim. Eligibility rules and restrictions apply. Gift cards for colorectal cancer screenings vary by screening type.



Fight Fraud

We know you're concerned about fraud. Here are some simple ways to help protect yourself:

1. Don't share personal info with people you don't know.
2. Be sure the online pharmacies you use are in our network.
3. Don't click suspicious links or popups.
4. Write down and report any suspicious phone numbers.

Report suspicious activity anytime at **888-343-4221**, TTY **711**, 24/7

Companies We Work With

We work with other companies to help with certain covered services. They may get in touch with you. It's OK to talk with them if they do. If you're ever worried about people claiming to work with us, call us.

CVS caremark®

signifyhealth®

esperta HEALTH™

Silver&Fit™

evergreen nephrology

spiras HEALTH

everlywell

Teladoc® HEALTH

EyeMed®

Thyme Care

Retina Labs®

TruHearing®

This list of companies can change without notice.

Nondiscrimination Notice

BlueCross BlueShield of Tennessee (BlueCross), including its subsidiaries, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex[1]. BlueCross does not exclude people or treat them less favorably because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as: (1) qualified sign language interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language assistance services to people whose primary language is not English, such as: (1) qualified interpreters and (2) information written in other languages.

If you need these reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Member Service at the number on the back of your Member ID card or call **800-831-2583**, TTY **711**. From **Oct. 1 to March 31**, you can call us 7 days a week from 8 a.m. to 9 p.m. ET. From **April 1 to Sept. 30**, you can call us Monday through Friday from 8 a.m. to 9 p.m. ET. Our automated phone system may answer your call outside of these hours and during holidays.

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact Member Service at the number on the back of your Member ID card or call **800-831-2583**, TTY **711**. They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Grievance; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; 423-591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 800-368-1019, 800-537-7697 (TDD), Monday through Friday, 8 a.m. to 6 p.m. ET. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

You can contact BlueCross's Nondiscrimination Coordinator at 423-535-1010 (phone), Nondiscrimination_CoordinatorGM@bcbst.com (email), or Corporate Compliance, 1 Cameron Hill Circle, 1.4, Chattanooga, TN 37402.

This notice is available at BlueCross's website: bcbst.com.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association

[1] Consistent with the scope of sex discrimination described at 45 CFR 92.101(a)(2)

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CVS Caremark® is an independent company that provides pharmacy benefit management on behalf of BlueCross BlueShield of Tennessee, Inc. ASH Fitness, CVS Caremark, Esperta Health, Evergreen Nephrology, Everlywell, Eyemed, Retina Labs, Signify Health, Spiras Health, Thyme Care and TruHearing are independent companies that provide products and/or services for BlueCross BlueShield of Tennessee, Inc. They do not provide BlueCross branded products and/or services. They are solely responsible for the products and/or services they provide. The Silver&Fit program is provided by American Specialty Health Fitness, Inc., (ASH Fitness) a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH and used with permission herein. Limitation and restrictions may apply. Participating facilities and fitness chains may vary by location and are subject to change. Teladoc is an independent company that provides telehealth services for BlueCross BlueShield of Tennessee, Inc. by allowing consumers to select and interact with independent physicians and other health care providers. Teladoc does not provide BlueCross branded products and/or services. Teladoc is solely responsible for the products and/or services they provide. Other providers are available in our network. ©2024 Teladoc Health, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc Health, Inc. All content ©2024 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. Use of apps is voluntary. If you choose to use one of our apps, you are responsible for the cost of any technology (e.g., cell phone, tablet, computer, etc.), internet access and/or upgrades needed to use an app. These are not covered benefits. It is your responsibility to keep your phone, tablet or computer or access to the app secure. BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the Blue Cross Blue Shield Association

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 800-831-2583 (TTY: 711) or speak to your provider.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 800-831-2583 (TTY: 711) o hable con su proveedor.

LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 800-831-2583 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 800-831-2583 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 800-831-2583（文本电话：711）或咨询您的服务提供商。

ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઑક્ઝિલરી સહાય અને ઍક્સેસિબલ ફૉર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 800-831-2583 (TTY: 711) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 800-831-2583 (TTY : 711) ou parlez à votre fournisseur.

ማሳሰቢያ፦ አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ እገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። በስልክ ቁጥር 800-831-2583 (TTY: 711) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 800-831-2583 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 800-831-2583 (TTY: 711) или обратитесь к своему поставщику услуг.

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 800-831-2583 (الهاتف النصي: 711) أو تحدث إلى مقدم الخدمة.

توجه: اگر [وارد کردن زبان] صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس،به‌طور رایگان موجود می‌باشند. با شماره 800-831-2583 (تله‌تایپ: 711) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 800-831-2583 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。800-831-2583（TTY：711）までお電話ください。または、ご利用の事業者にご相談ください。

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang a dispozisyon w gratis. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòma aksesib yo a dispozisyon gratis tou. Rele nan 800-831-2583 (TTY: 711) oswa pale avèk founisè swen w lan.

ATENÇÃO: Se você fala [Português], serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 800-831-2583 (TTY: 711) ou fale com seu provedor.

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 800-831-2583 (TTY: 711) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 800-831-2583 (TTY: 711) o makipag-usap sa iyong provider.

Here when you need us.



Online

medicare.bcbst.com



Phone

800-831-2583, TTY 711

Oct. 1 to March 31, 8 a.m. to 9 p.m. ET, seven days a week
April 1 to Sept. 30, 8 a.m. to 9 p.m. ET, Monday through Friday



BCBSTN App

Download the BCBSTN app for 24/7 access to your health insurance info.